Abstract Fig.

FIG. 1

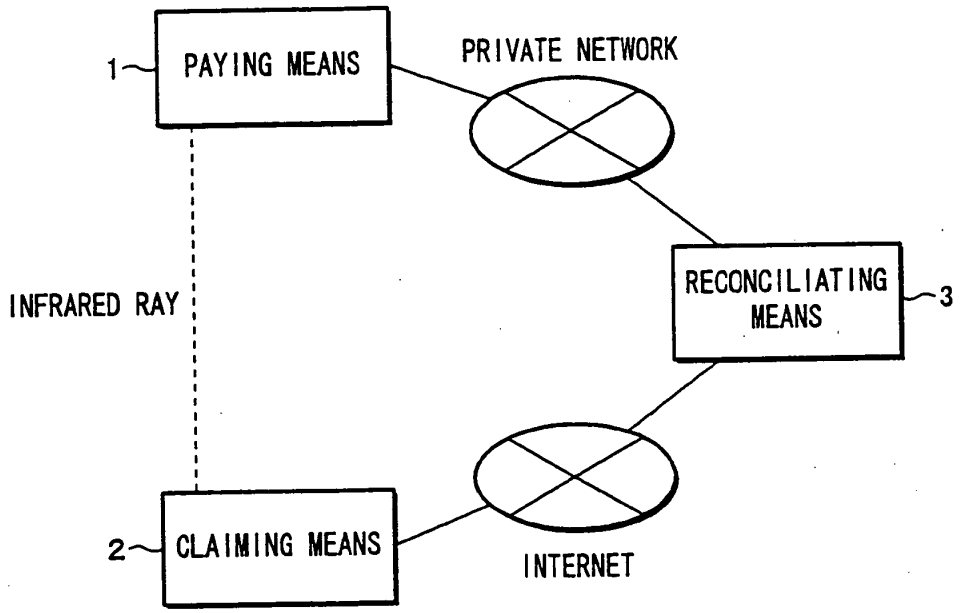


FIG. 1

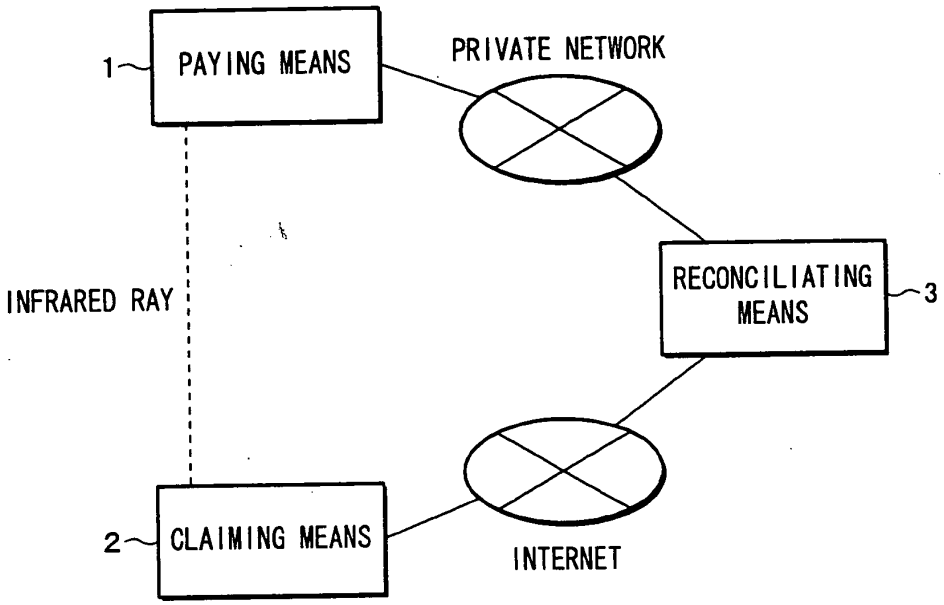

1
PAYING MEANS
PRIVATE NETWORK
INFRARED RAY
RECONCILIATING MEANS
3
2
CLAIMING MEANS
INTERNET

FIG. 2

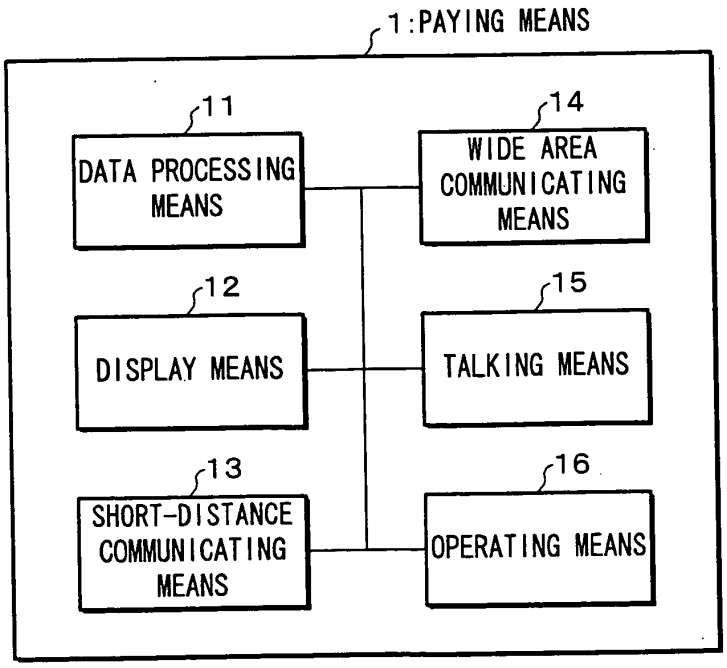

1:PAYING MEANS
11
DATA PROCESSING MEANS
14
WIDE AREA COMMUNICATING MEANS
12
DISPLAY MEANS
15
TALKING MEANS
13
SHORT-DISTANCE COMMUNICATING MEANS
16
OPERATING MEANS

FIG. 3

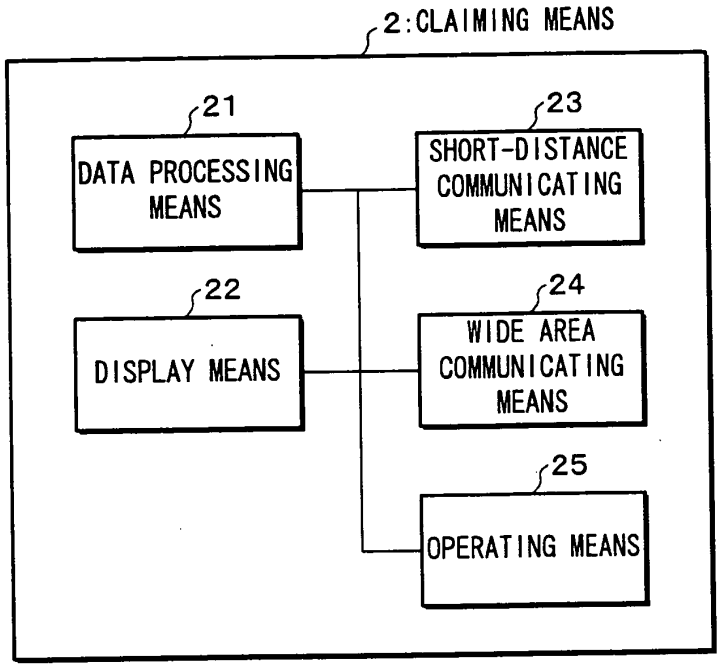

2:CLAIMING MEANS
21
DATA PROCESSING MEANS
22
DISPLAY MEANS
23
SHORT-DISTANCE COMMUNICATING MEANS
24
WIDE AREA COMMUNICATING MEANS
25
OPERATING MEANS

FIG. 4

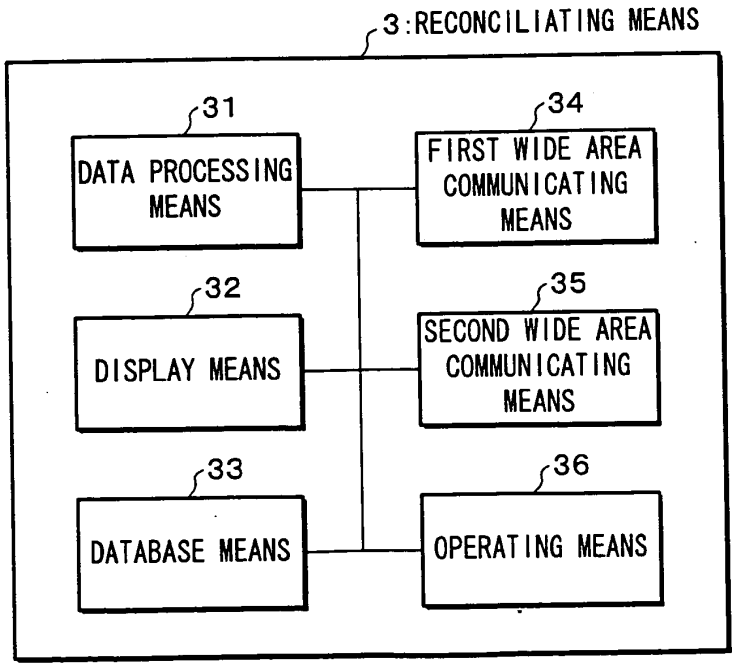

3:RECONCILIATING MEANS
31
DATA PROCESSING MEANS
32
DISPLAY MEANS
33
DATABASE MEANS
34
FIRST WIDE AREA COMMUNICATING MEANS
35
SECOND WIDE AREA COMMUNICATING MEANS
36
OPERATING MEANS

FIG. 5

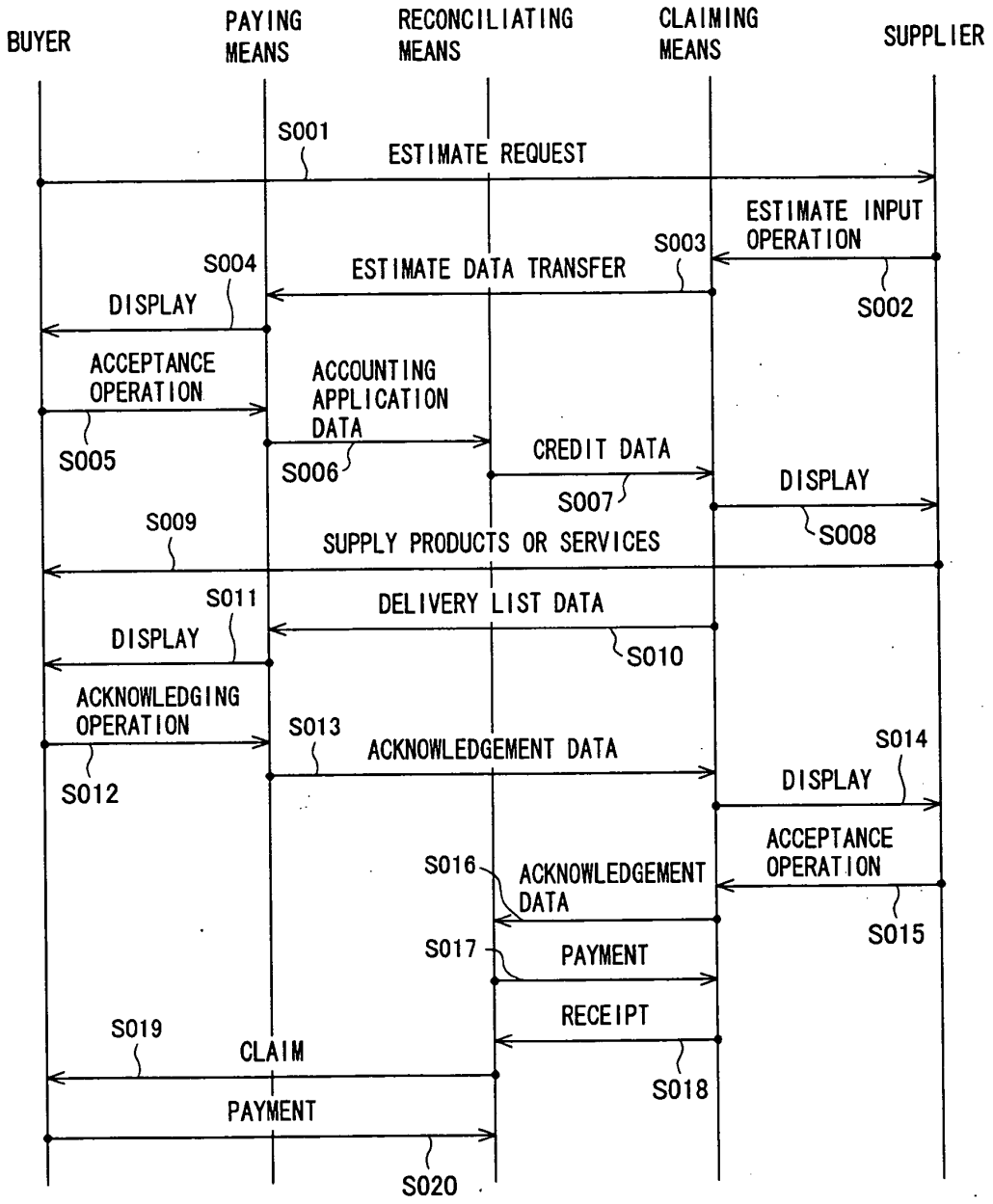
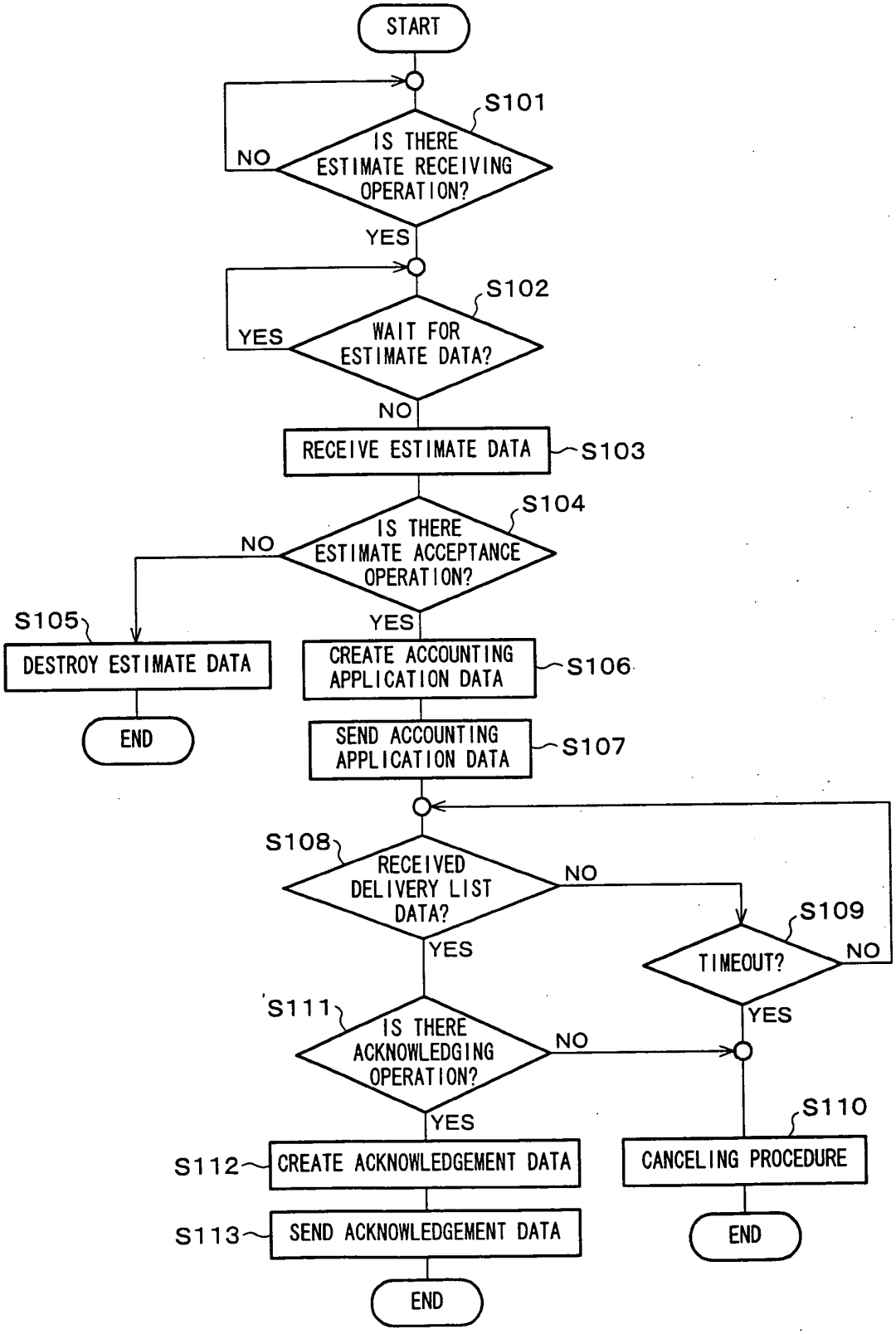

BUYER
PAYING MEANS
RECONCILIATING MEANS
CLAIMING MEANS
SUPPLIER
S001
ESTIMATE REQUEST
ESTIMATE INPUT OPERATION
S003
S002
S004
ESTIMATE DATA TRANSFER
DISPLAY
ACCEPTANCE OPERATION
S005
ACCOUNTING APPLICATION DATA
S006
CREDIT DATA
S007
DISPLAY
S008
S009
SUPPLY PRODUCTS OR SERVICES
S011
DELIVERY LIST DATA
DISPLAY
S010
ACKNOWLEDGING OPERATION
S012
S013
ACKNOWLEDGEMENT DATA
S014
DISPLAY
ACCEPTANCE OPERATION
S015
S016
ACKNOWLEDGEMENT DATA
S017
PAYMENT
RECEIPT
S018
S019
CLAIM
PAYMENT
S020

FIG. 6



0055555 0055555

FIG. 7

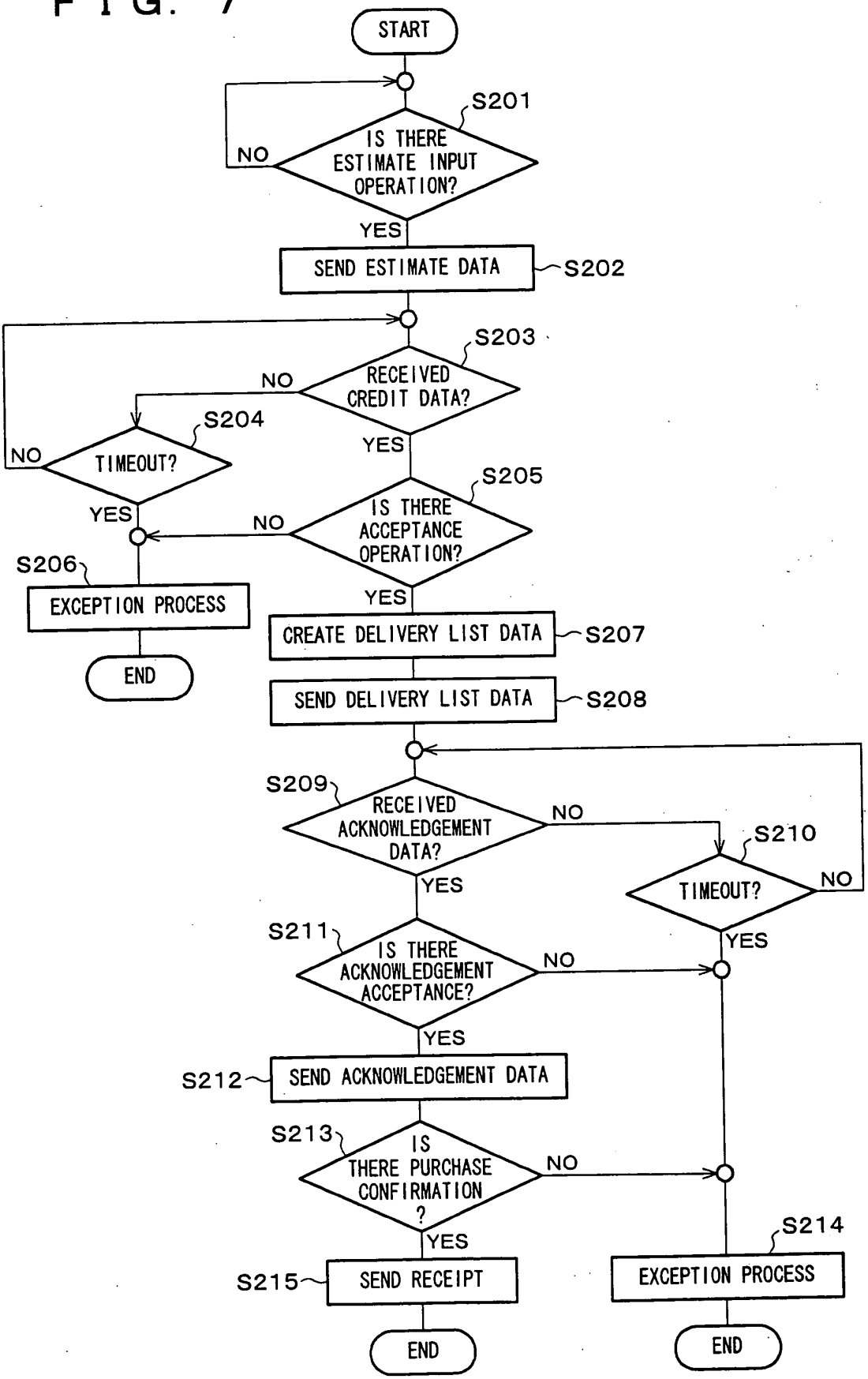

START
S201
IS THERE ESTIMATE INPUT OPERATION?
NO
YES
SEND ESTIMATE DATA
S202
S203
RECEIVED CREDIT DATA?
NO
YES
S204
TIMEOUT?
NO
YES
S205
IS THERE ACCEPTANCE OPERATION?
NO
YES
S206
EXCEPTION PROCESS
END
CREATE DELIVERY LIST DATA
S207
SEND DELIVERY LIST DATA
S208
S209
RECEIVED ACKNOWLEDGEMENT DATA?
NO
YES
S210
TIMEOUT?
NO
YES
S211
IS THERE ACKNOWLEDGEMENT ACCEPTANCE?
NO
YES
S212
SEND ACKNOWLEDGEMENT DATA
S213
IS THERE PURCHASE CONFIRMATION ?
NO
YES
S214
EXCEPTION PROCESS
S215
SEND RECEIPT
END
END

FIG. 8

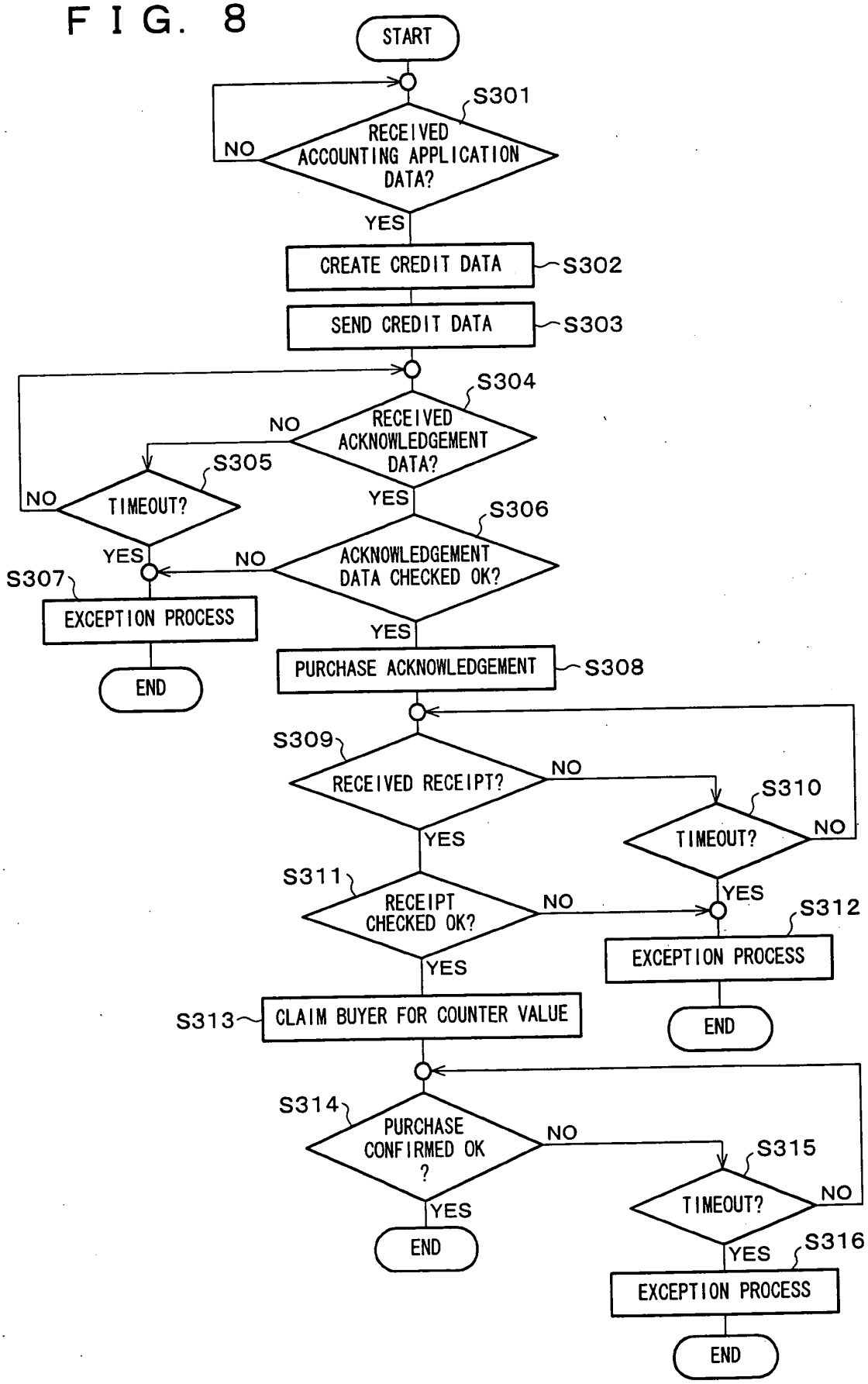
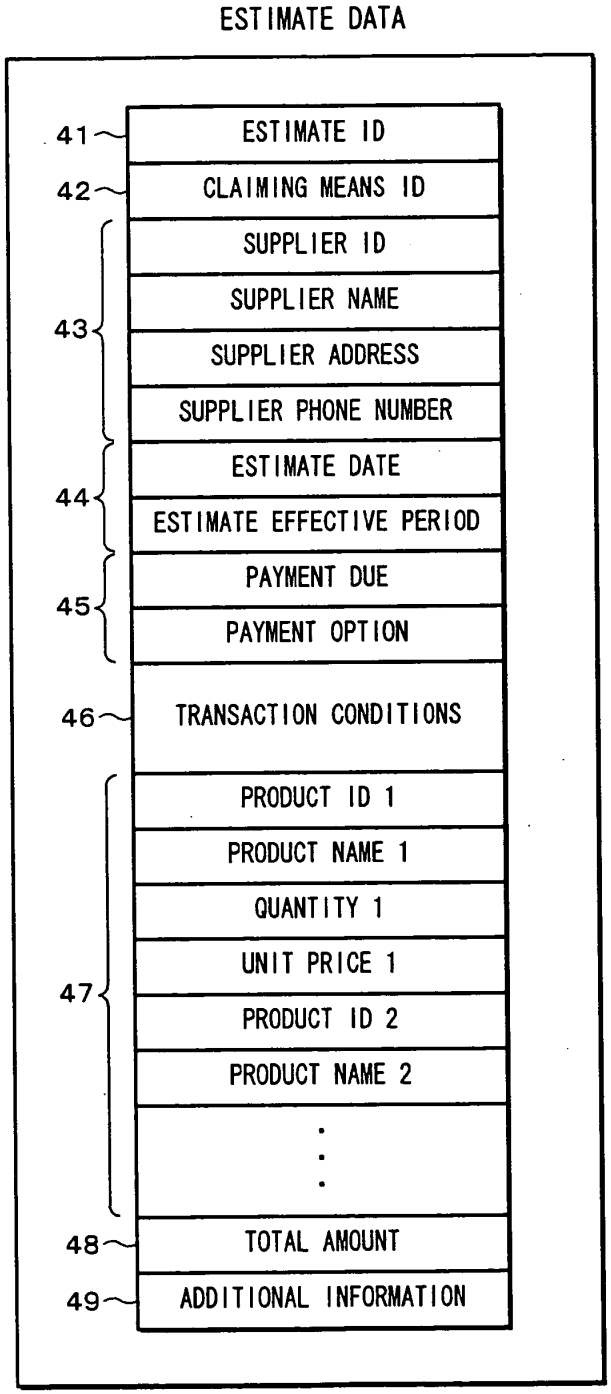

START
S301
RECEIVED ACCOUNTING APPLICATION DATA?
NO
YES
CREATE CREDIT DATA
S302
SEND CREDIT DATA
S303
S304
RECEIVED ACKNOWLEDGEMENT DATA?
NO
YES
S305
TIMEOUT?
NO
YES
S306
ACKNOWLEDGEMENT DATA CHECKED OK?
NO
YES
S307
EXCEPTION PROCESS
END
PURCHASE ACKNOWLEDGEMENT
S308
S309
RECEIVED RECEIPT?
NO
YES
S310
TIMEOUT?
NO
YES
S311
RECEIPT CHECKED OK?
NO
YES
S312
EXCEPTION PROCESS
END
S313
CLAIM BUYER FOR COUNTER VALUE
S314
PURCHASE CONFIRMED OK ?
NO
YES
END
S315
TIMEOUT?
NO
YES
S316
EXCEPTION PROCESS
END

FIG. 9



0007550502-0002000

FIG. 10

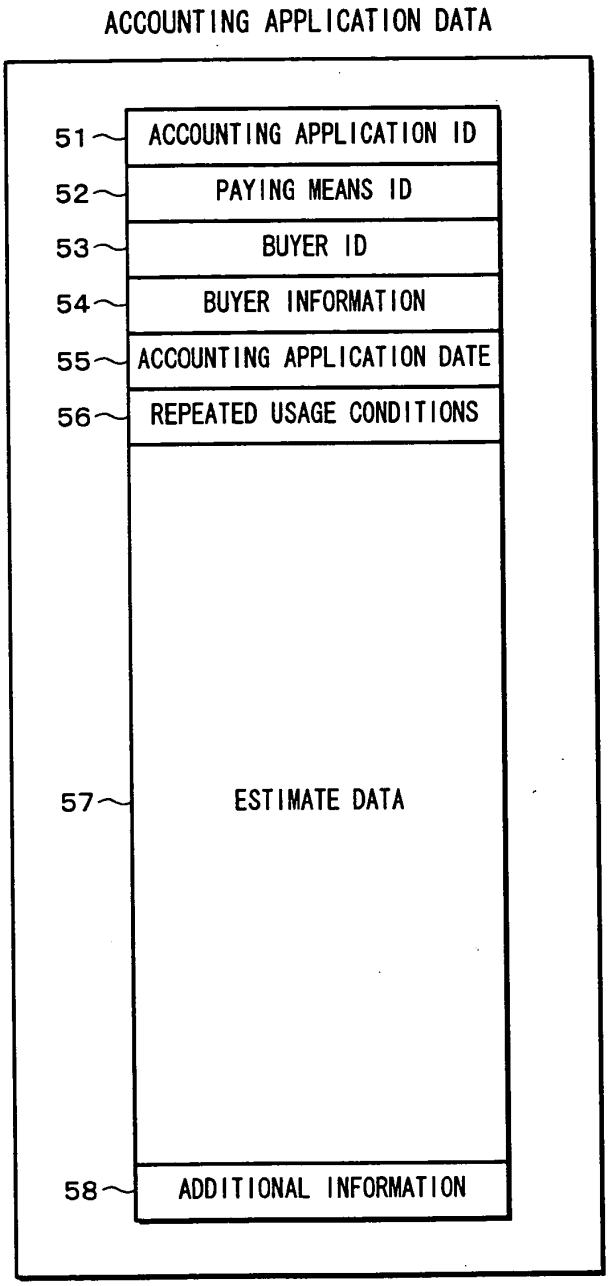
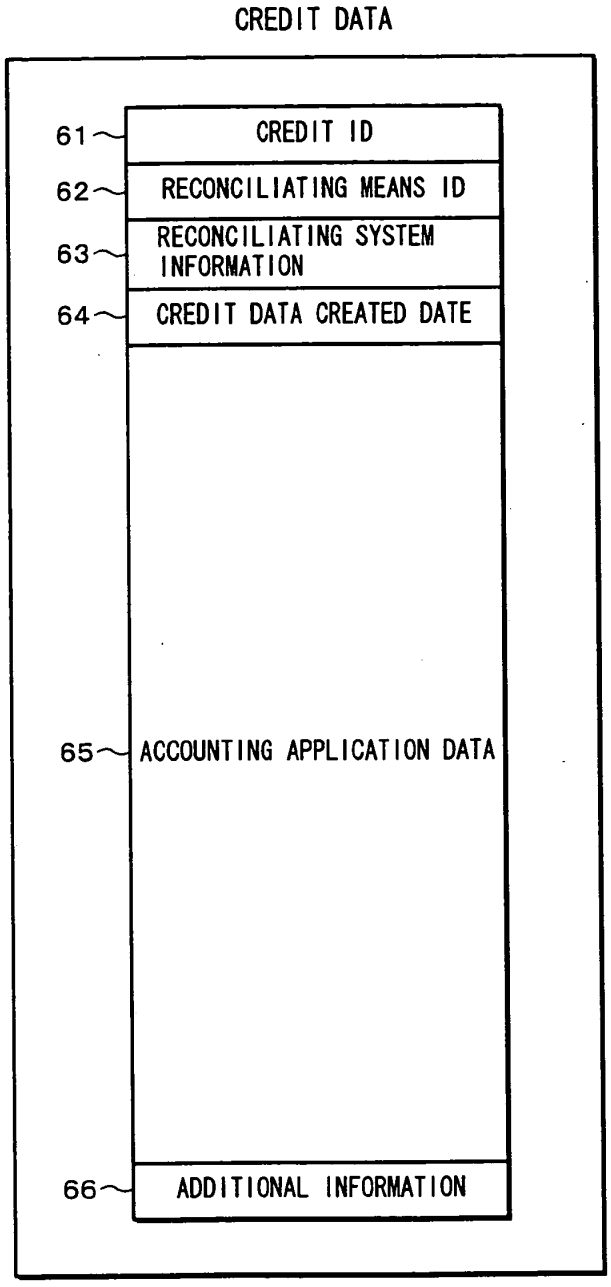
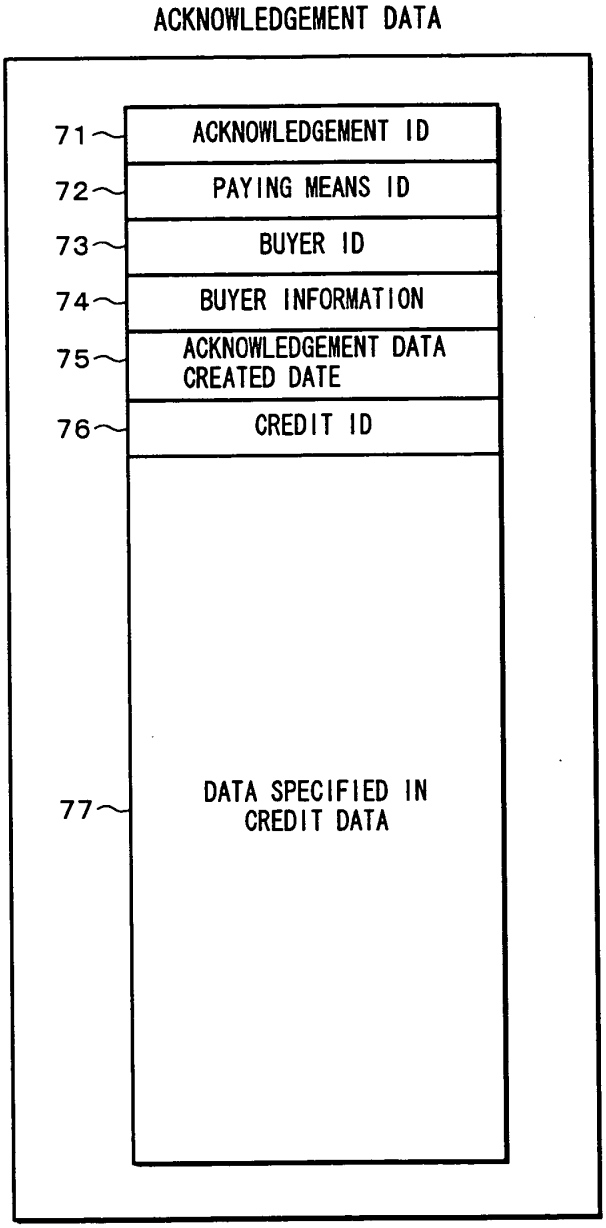

ACCOUNTING APPLICATION DATA
51
ACCOUNTING APPLICATION ID
52
PAYING MEANS ID
53
BUYER ID
54
BUYER INFORMATION
55
ACCOUNTING APPLICATION DATE
56
REPEATED USAGE CONDITIONS
57
ESTIMATE DATA
58
ADDITIONAL INFORMATION

FIG. 11



0502552-050200

FIG. 12



0695502-050500

FIG. 13

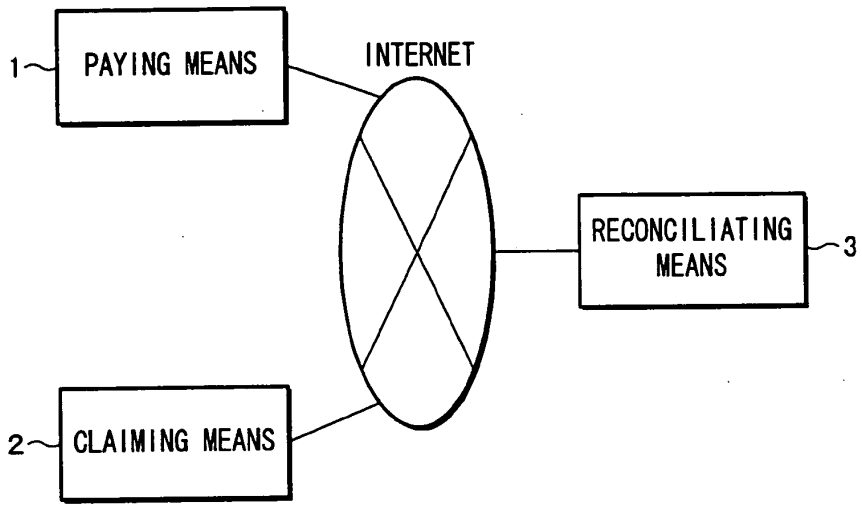

1
PAYING MEANS
INTERNET
RECONCILIATING MEANS
3
2
CLAIMING MEANS

FIG. 14

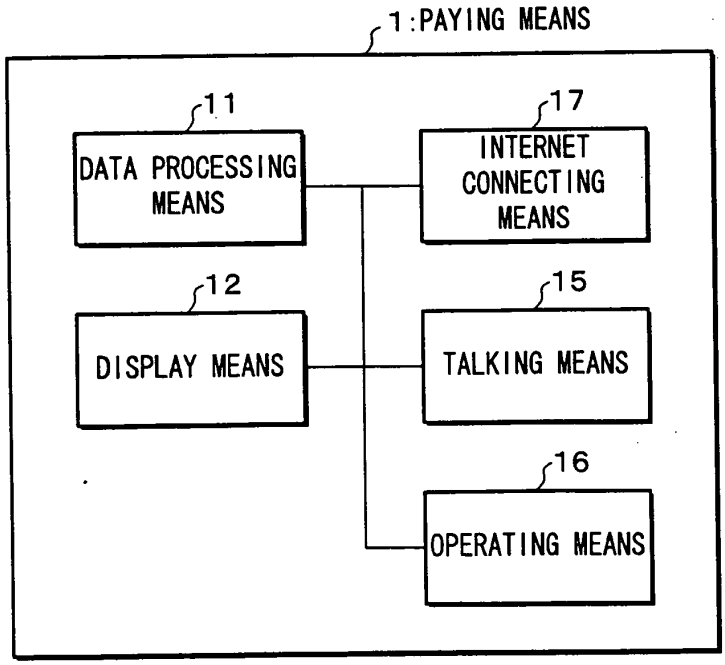

1:PAYING MEANS
11
DATA PROCESSING MEANS
17
INTERNET CONNECTING MEANS
12
DISPLAY MEANS
15
TALKING MEANS
16
OPERATING MEANS

FIG. 15

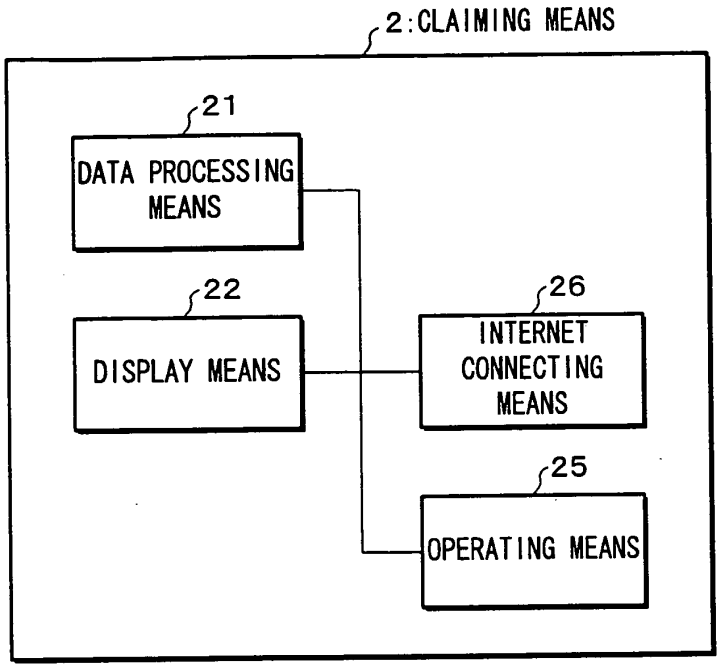

2:CLAIMING MEANS
21
DATA PROCESSING MEANS
22
DISPLAY MEANS
26
INTERNET CONNECTING MEANS
25
OPERATING MEANS

FIG. 16

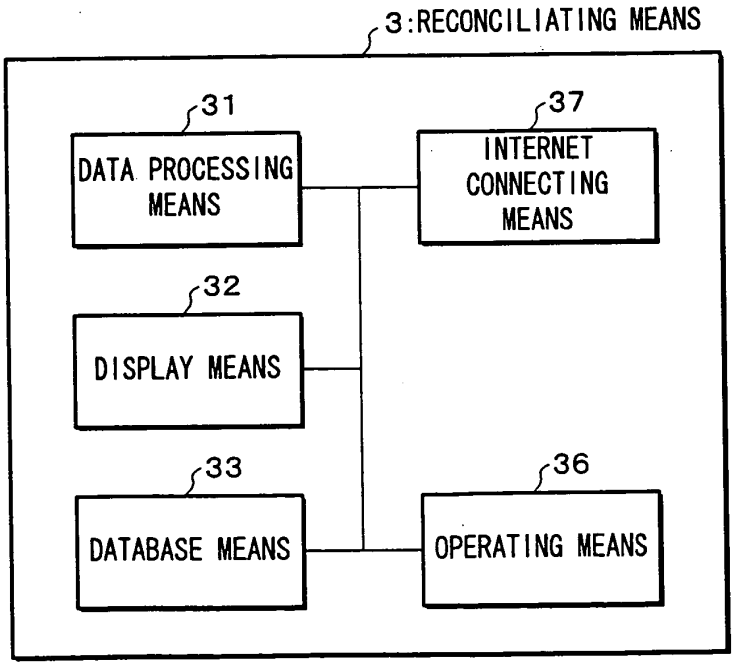
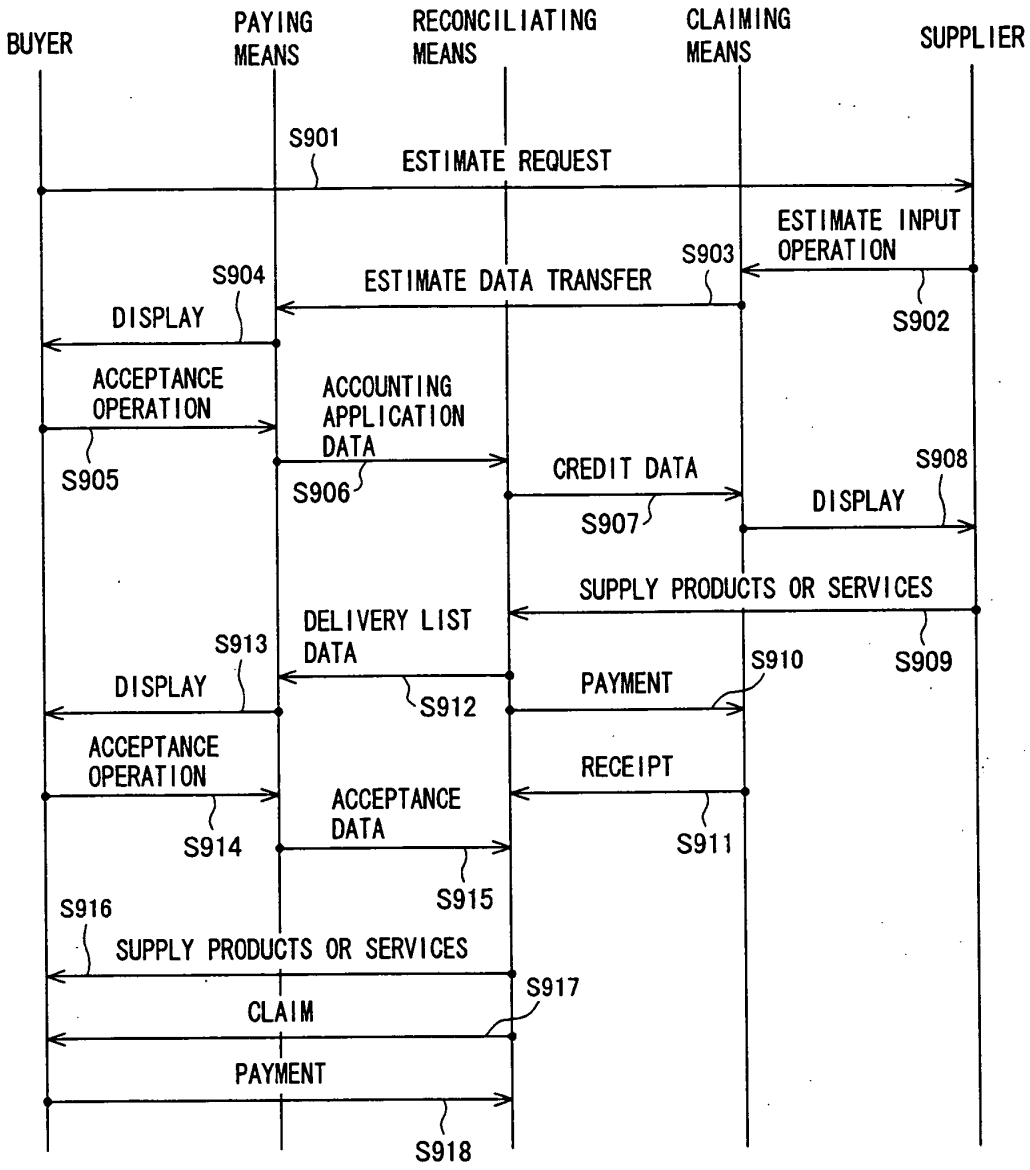

3:RECONCILIATING MEANS
31
DATA PROCESSING MEANS
37
INTERNET CONNECTING MEANS
32
DISPLAY MEANS
33
DATABASE MEANS
36
OPERATING MEANS

FIG. 17


BUYER
PAYING MEANS
RECONCILIATING MEANS
CLAIMING MEANS
SUPPLIER
S901
ESTIMATE REQUEST
ESTIMATE INPUT OPERATION
S903
S902
S904
ESTIMATE DATA TRANSFER
DISPLAY
ACCEPTANCE OPERATION
S905
ACCOUNTING APPLICATION DATA
S906
CREDIT DATA
S907
S908
DISPLAY
SUPPLY PRODUCTS OR SERVICES
S909
DELIVERY LIST DATA
S913
S910
DISPLAY
S912
PAYMENT
ACCEPTANCE OPERATION
S914
RECEIPT
S911
ACCEPTANCE DATA
S915
S916
SUPPLY PRODUCTS OR SERVICES
S917
CLAIM
PAYMENT
S918